

Information to identify the case:

Debtor 1	Robert A. Atene	Social Security number or ITIN	xxx-xx-8226
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-35725-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A. Atene
aka Robert A. Atene Jr.

5/10/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert A. Atene
 Debtor

Case No. 13-35725-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db #+Robert A. Atene, 10 Earlington Avenue, Mullica Hill, NJ 08062-9417
 514379225 +Rittenhouse @ Locust Grove HOA, Attn: Ansell Grimm & Aaron PC, 210 Carnegie Ctr Ste 102, Princeton, NJ 08540-6233
 514551184 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 11 2019 00:02:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515872559 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 11 2019 00:03:23 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

515872558 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 11 2019 00:03:23 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

514379223 +EDI: CAPITALONE.COM May 11 2019 03:28:00 Cap One, ATTN: BANKRUPTCY DEPT., Po Box 30285, Salt Lake City, UT 84130-0285

514379224 +EDI: CAPITALONE.COM May 11 2019 03:28:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440

515509900 EDI: COMCASTCBLCENT May 11 2019 03:28:00 Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604

514662827 EDI: PRA.COM May 11 2019 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

514379226 EDI: WFFC.COM May 11 2019 03:28:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701

514552885 +EDI: WFFC.COM May 11 2019 03:28:00 Wells Fargo Bank, Attn: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr ##+Rittenhouse at Locust Grove Homeowners Association, c/o Herrick Feinstin LLP, Attn: Elysa D. Bergenfeld, Esq., 210 Carnegie Center, Princeton, NJ 08540-6233

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, NA
 angela.pattison@powerskirn.com, ecf@powerskirn.com
 Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
 bankruptcynotice@zuckergoldberg.com, bkggroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 13

Date Rcvd: May 10, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Elysa D Bergenfeld on behalf of Creditor Rittenhouse at Locust Grove Homeowners Association, Inc. edb@ansellgrimm.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Lee Martin Perlman on behalf of Plaintiff Robert A. Atene ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Lee Martin Perlman on behalf of Debtor Robert A. Atene ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Richard B. Linderman on behalf of Creditor Rittenhouse at Locust Grove Homeowners Association, Inc. rbl@ansellgrimm.com, edb@ansellgrimm.com

TOTAL: 8